United States Bankruptcy Court Southern District of Mississippi

Case No. 25-50513-KMS In re: Houston Lamar Hutto

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 2 Date Rcvd: Apr 10, 2025 Form ID: 309I Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address	
db +	Houston Lamar Hutto, 88 Mag Williams Rd, Heidelberg, MS 39439-3103	
5496580 +	Kelsey Brownlee, 88 Mag Williams Rd, Heidelberg, MS 39439-3103	
5496582	Sunbelt Federal CU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402	
5496583	Wilkinson Law Firm, 51 Keywood Circle, Flowood, MS 39232	

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 10 2025 19:40:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	Apr 10 2025 19:40:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 10 2025 19:40:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5496578	+ Email/Text: bankruptcy@greenskycredit.com	Apr 10 2025 19:40:00	GreenSky, Attn: Bankruptcy, 5565 Glenridge Connect, Ste 700, Atlanta, GA 30342-4796
5496579	+ Email/Text: melissa.martin@kfcu.org	Apr 10 2025 19:40:00	Keesler FCU, Attn: Bankruptcy, 2602 Pass Rd, Biloxi, MS 39531-2728
5496581	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 10 2025 19:40:00	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025 Signature: /s/Gustava Winters District/off: 0538-6 User: mssbad Page 2 of 2
Date Rcvd: Apr 10, 2025 Form ID: 309I Total Noticed: 10

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

Name Email Address

David Rawlings

ecfnotices@rawlings13.net sduncan@rawlings13.net

Thomas Carl Rollins, Jr

on behalf of Debtor Houston Lamar Hutto trollins@therollinsfirm.com

jennifer@the rollins firm.com; trollins firm.com; the rollins fi

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion 05. JA. ECF@usdoj.gov

TOTAL: 3

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:							
Debtor 1	Houston Lamar Hutto	Social Security number or ITIN xxx-xx-5673					
	First Name Middle Name Last Name	EIN					
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN					
United States Bankr Case number: 25-	ruptcy Court for the Southern District of Mississippi 50513-KMS	Date case filed for chapter 13 4/10/25					

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Houston Lamar Hutto	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	88 Mag Williams Rd Heidelberg, MS 39439	
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228–563–1790 Date: 4/10/25

For more information, see page 2

Debtor Houston Lamar Hutto Case number 25–50513–KMS

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 8, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769–267–0361. For additional meeting information go to www.justice.gov/ust/moc
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	dischargeability of certain debts:	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before May 22, 2025. Objections will be heard on July 8, 2025 at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the possible the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may concourt orders otherwise.	confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	2. Exempt property	The law allows debtors to keep certain property as exempt. It distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's or believe that the law does not authorize an exemption that de deadline.	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.uscourts.gov . If you
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing If you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must reexemptions in line 8.	of be discharged until all payments under the plan of collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § fee in the bankruptcy clerk's office by the deadline of any of their debts under 11 U.S.C. § 1328(f),